

JUN 29 2007

Applicant : Monica L. Workens
Serial No. : 10/827,554
Filed : April 19, 2004
Page : 2 of 21

Amendments to the Claims:

The listing of the Continuation In Part claims enclosed replaces all prior versions and listings of claims in the Continuation In Part Application associated with the Point-of-Transaction machine with Improved Versatility, known as US Patent No. US 6,811,078 B2:

Listing of Claims:

1. (Currently Amended) A method of funding a transaction between first and second, different accounts identifier(s) users, comprising a system of:

- a card, a card reader, network, and readable medium encoded with a computer program,
- whereby the card being operable to stores a plurality of an account(s) identifier(s) and account identifier(s) stored in memory on a card, with the account identifier(s) associated with account(s) of the user and sometimes non-users; providing a card having a memory, the memory being operable to store a plurality of account identifiers, each account identifier being associated with an account from which funds can be transferred to fund the transaction;
- reading the an account identifiers from the identifier stored in memory on a card, with the account identifier associated with a first account of the first user;
- selecting one of the accounts to fund the transaction;
- receiving a communication of an amount for a purchase from the receiving institution or retailer, whereby the user initiates the funding of the sale for the item, through a PIN (Personal Identification Number), and by choosing an account to close or complete the transaction command to initiate the transaction;; and
- responsive to the transaction receiving the command payment information and request, transfers ~~ing~~ funds in real time, from the selected ~~chosen~~ selected ~~first~~ account on the card, to the retailer or receiving institution directly without using an intermediate processor; whereby the individual institutions directly settle through their bank, the respective side of the transaction. of the first user to a second account of the second, different user without a request initiated on behalf of the second account to withdraw the funds the selected account.

Applicant : Monica L. Workens
Serial No. : 10/827,554
Filed : April 19, 2004
Page : 3 of 21

2. (Currently Amended) The method of claim 1, wherein the second account is an account of a retailer; and transferring the funds to the second account comprises ~~crediting~~ crediting a the account of the retailer account with at least a portion of the funds.

3. (Currently Amended) The method of claim 2, wherein the second account is an account of a retailer; whereby the account identifiers are chosen from either the card or provided by the institution directly and;

transferring the funds comprises,
transferring the funds directly from the ~~selected~~ first or chosen account(s) of the user, directly to the retailer or receiving institutions account.

4. (Currently Amended) The method of claim 1, wherein reading the account identifiers comprises: receiving using a terminal with a reader to read the account identifiers identifier(s) from the card with a terminal device, having a card reader.

5. (Currently Amended) The method of claim 4, wherein receiving a signal from the card further ~~comprising~~ comprises: sending a the signal by the user from the card and card reader or card terminal to allow the paying account to complete the transaction.

6. (Currently Amended) The method of claim 1, further comprising storing ~~at least one~~ of the account ~~identifiers~~ identifier in memory by scanning a bar code of a document whereby the card reader deposits the account identifiers onto the card.

7. (Currently Amended) The method of claim 6, wherein scanning the bar code comprises scanning account identifiers, to deposit onto the card ~~an account statement~~.

8. (Previously Presented) The method of claim 6, wherein scanning the bar code comprises scanning account identifiers, such as, a routing number and an account number.

Applicant : Monica L. Workens
Serial No. : 10/827,554
Filed : April 19, 2004
Page : 4 of 21

9. (Currently Amended) The method of claim 8, wherein storing ~~at least one of the~~ account ~~identifiers~~ identifiers comprises storing account identifiers onto the card through the card reader and terminal, such as, the routing number and the account number.

10. (Currently Amended) The method of claim 1, further comprising: the card reader to ~~have the ability to copying~~ copying account information from a magnetic strip card to the memory of the card capable of holding multiple account identifiers. ~~credit report to the memory.~~

11. (Previously Presented) The method of claim 10, wherein copying the account information comprises, copying account identifiers, such as, a routing number and an account number to the memory.

12. (Canceled).

13. (Currently Amended) The method of claim 1, further comprising storing ~~at least one of the~~ the account ~~identifiers~~ identifier by electronically importing account information from a magnetic stripe onto the card, ~~operable to handle multiple account identifiers another card.~~

14. (Currently Amended) The method of claim 13, wherein storing ~~at least one of the~~ account ~~identifiers~~ identifier comprises importing a routing number and an account number from the magnetic stripe card to the multiple account identifiers card.

15. (Cancelled).

16. (Currently Amended) The method of claim 1, further comprising verifying a use of the card by entering a PIN number to access the individual account identifiers on the card.

17. (Previously Presented) The method of claim 16, wherein verifying a user of the card comprises reading a PIN or password entered by a user.

Applicant : Monica L. Workens
Serial No. : 10/827,554
Filed : April 19, 2004
Page : 5 of 21

18-24. (Cancelled)

25. (Currently Amended) A point-of-sale transaction system for funding a transaction between first and second accounts, different users, comprising:

a point-of-sale terminal having a card and card reader comprising to read a card comprising a memory operable to store a plurality of account(s) and account identifiers, each account identifier being associated with an account from which funds can be transferred to fund a transaction without using an intermediate processor;

a point-of-sale terminal, including a card reader operable to read the card, the point-of-sale terminal being operable to permit a the first user to select first an account, associated with, one of the plurality of account identifiers stored on the card;

a network; and

a first server connected to the point-of-sale terminal via the a network, and operable, in response to a signal from the card associated with the point-of-sale terminal, to facilitate facilitates the transfer funds in real time from the selected selected account first account of the first user to a second account of the second retailer, different user of the retailer, completing the transaction and whereby the individual institutions, sending and receiving, settles each side of their respective transactions directly, without requiring a request initiated on behalf of the second account to transfer the funds.

26. (Currently Amended) The point-of-sale transaction system of claim 25, further comprising a cash register communicably coupled to the point-of-sale terminal and ~~operable to~~ sends a transaction amount to the card from the point-of-sale terminal.

27. (Currently Amended) The point-of-sale transaction system of claim 25, further comprising a vending machine communicably coupled to the point-of-sale terminal and ~~operable to~~ sends a transaction amount to the card from the point-of-sale terminal.

Applicant : Monica L. Workens
Serial No. : 10/827,554
Filed : April 19, 2004
Page : 6 of 21

28. (Currently Amended) The point-of-sale transaction system of claim 25, further comprising a parking meter communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the card from the point-of-sale terminal.

29. (Currently Amended) The point-of-sale transaction system of claim 25, further comprising a ticket dispenser communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the card from the point-of-sale terminal.

30. (Currently Amended) The point-of-sale transaction system of claim 25, further comprising a toll booth communicably coupled to the point-of-sale terminal and operable to send a transaction amount to the card from the point-of-sale terminal.

31. (Previously Presented) The point-of-sale transaction system of claim 25, wherein at least one of the account identifiers comprises a routing number and an account number.

32. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first server or selected account is server is operable to initiate the transfer the funds to the second account to by conducting a banking transaction.

33. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first server or selected account is server is operable to initiate the transfer the funds to the second account to by conducting a non-banking transaction.

34. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first server of selected account is server is operable to initiate the transfer the funds from the selected first account by communicating directly with a the second account of the retailer or receiving institution account server credit card server.

Applicant : Monica L. Workens
Serial No. : 10/827,554
Filed : April 19, 2004
Page : 7 of 21

35. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the ~~second~~ first account and second or receiving account, can have the same or different servers ~~accounts~~account is maintained by a second server, different than the first server.

36. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first accounts' server ~~is operable to transfer~~ initiates a transfer of the funds directly to the second account, to ~~by making fund a payment on a loan.~~

37. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first accounts' server ~~is operable to~~ initiates a transfer of the funds directly to the second account server to fund a payment ~~by making a payment on a revolving line of credit.~~

38. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the ~~second~~ first accounts' server ~~is operable to~~ initiates a transfer of funds directly to the second account to fund a payment on ~~comprises a utility account.~~

39. (Currently Amended) The point-of-sale transaction system of claim 25, wherein the first accounts' server ~~is operable to~~ initiates the transfer of the funds directly to the ~~to the~~ second account ~~by transferring to fund the funds to a securities transaction account.~~

40. (Currently Amended) The point-of-sale transaction system of claim 25, wherein:
the memory of the card ~~is operable to stores~~ at least one ~~an~~ account identifier(s)
associated with ~~an~~ a third-second account to which funds can be transferred:

the point-of-sale terminal ~~is operable to~~ permits the first user to select ~~at least one account~~
at least one first account to transfer funds to the second account from the first account, a fourth
account from which funds can be transferred one of the at least one account to receive funds; and
~~the first server is operable to transfer the funds to the third account from the fourth~~
account selected one of the at least one account to receive the funds.

Applicant : Monica L. Workens
Serial No. : 10/827,554
Filed : April 19, 2004
Page : 8 of 21

41. (Currently Amended) A point-of-sale transaction system for funding a transaction between first and second, different users accounts, comprising:

~~a wide area network;~~

a card, a card reader, a readable medium encoded with a computer program, a ~~readable medium encoded with a computer program~~, and a personal computer communicably coupled to ~~the~~ a wide area network and operable to conduct a transaction via the wide area network;

a card comprising a memory ~~operable to stores~~ a plurality of account identifiers, each account identifier being associated with an account from which funds can be transferred or credited to fund the transaction;

a card reader communicably coupled to the ~~personal~~ computer, such as, a personal computer, and operable to:

read the card; and

permit a ~~the first~~ user to select an a first account associated with one of the plurality of account identifiers stored on the card; and

a ~~first~~ server communicably coupled to the card reader via the wide area network and ~~operable to initiates the~~ transfer funds in real time from the selected first account to a second account directly without using an intermediate processor to the of the second account, different user, without requiring a request initiated on behalf of the second account to transfer the funds.

42. (Previously Presented) The point-of-sale transaction system of claim 41, wherein at least one of the account identifiers, comprises a routing number and an account number.

43. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the card and card reader ~~is operable to initiates a~~ transfer of funds directly from the first account to the second account, whereby conducting a banking transaction. ~~server is operable to transfer the funds to the second account by conducting a banking transaction.~~

44. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the card and card reader is operable to initiates a the transfer of funds from the first account directly

Applicant : Monica L. Workens
Serial No. : 10/827,554
Filed : April 19, 2004
Page : 9 of 21

to the receiving or retail account to conduct a non-banking transaction. ~~first server is operable to transfer the funds from the selected account by communicating with a financial services server.~~

45. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the card and card reader is operable to initiates a the transfer of funds from the first account directly to the receiving or retail account to conduct a bill payment. ~~first server is operable to transfer the funds to the second account by conducting a non-banking transaction.~~

46. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the second account servers of the first and second accounts can be maintained separately. ~~is maintained by a second server, different than the first server.~~

47. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the first and second account can be located at the same servers/institutions, and be maintained together. ~~server is operable to transfer the funds to the second account by making a payment on a loan.~~

48. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the card and card reader is operable to initiates a first server is operable to transfer of the funds from the first account directly to the second account to conduct a to the second account by making a payment on a revolving line of credit payment.

49. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the card and card reader is operable to initiates the transfer of funds from the first account directly to the second account to conduct a second account comprises a utility account payment.

50. (Currently Amended) The point-of-sale transaction system of claim 41, wherein the card and card reader is operable to facilitates a transfer the of funds from the first account

Applicant : Monica L. Workens
Serial No. : 10/827,554
Filed : April 19, 2004
Page : 10 of 21

directly to the second account to conduct a securities transaction. ~~first server is operable to transfer the funds to the second account by transferring the funds to a securities account.~~

51. (Currently Amended) The point-of-sale transaction system of claim 41, wherein:
the memory of the card is operable to store at least one account identifier where funds can be transferred ~~associated with an a third account to which funds can be transferred;~~

the point-of-sale terminal ~~is operable to~~ permits the first user to select a first account ~~fourth account from which funds can be transferred one of the at least one account to receive funds;~~ and

the first ~~server account, card and card reader, is operable to facilitates the transfer of~~ transfer the funds, upon a request from the user, directly to the second account. to the third account from the fourth account ~~selected one of the at least one account to receive the funds.~~

52. (Currently Amended) The method of claim 1, further comprising a card, and card reader, that validates the PIN or password to verify whether a user of the card is authorized to access the cards account identifier(s). ~~determining whether a user of the card is authorized to use the card.~~

53. (Currently Amended) The method of claim 1, wherein funding a transaction comprises the user to authorize the transfer of funds by entering a PIN (Personal Identification Number) ~~transferring the funds comprises conducting a~~ to conduct a banking transaction.

54. (Currently Amended) The method of claim 1, wherein funding a transaction comprises the user to authorize the transfer of funds to conduct ~~transferring the funds comprises conducting a non-banking transaction.~~

55. (Currently Amended) The method of claim 1, wherein ~~transferring the funds~~ funding a transaction, comprises authorizing the transferring of the funds directly from a credit card service server account.

Applicant : Monica L. Workens
Serial No. : 10/827,554
Filed : April 19, 2004
Page : 11 of 21

56. (Currently Amended) The method of claim 1, further comprising:
displaying, in real time, account information related to at least one account associated
with the a respective ~~at least one of the~~ account identifiers stored in the card memory.

57. (Currently Amended) The method of claim 1, further comprising: displaying, in real
time, a balance related to at least one account associated with the a respective ~~at least one of the~~
account identifiers stored in the card memory.

58. (Previously Presented) The method of claim 1, further comprising: levying a fee for
handling the funding of the transaction.

59. (Previously Presented) The method of claim 1, wherein transferring the funds to the
second account comprises transferring at least a portion of the funds to a utility account.

60. (Previously Presented) The method of claim 1, wherein transferring the funds to the
second account comprises making a payment on a loan with at least a portion of the funds.

61. (Previously Presented) The method of claim 1, wherein transferring the funds to the
second account comprises transferring at least a portion of the funds to a securities account.

62. (Previously Presented) The method of claim 1, wherein transferring the funds to the
second account comprises making a payment on a revolving line of credit with at least a portion
of the funds.

63. (Previously Presented) The method of claim 62, wherein making the payment on the
revolving line of credit comprises making a payment toward a credit card balance with at least a
portion of the funds.

64. (Currently Amended) The method of claim 1, ~~wherein~~ further comprising:

Applicant : Monica L. Workens
Serial No. : 10/827,554
Filed : April 19, 2004
Page : 12 of 21

~~providing the card comprises providing the card such that the~~ a card having a memory is
operable to store at least one account identifier associated with, at least one account, to which
funds ~~an account to which funds~~ can be directly transferred;

~~further comprising selecting one of the~~ at least one account to receive funds; and

~~wherein facilitating the initiating the transferring of the funds to the second account~~
comprises transferring at least a portion of the funds to the second account ~~selected to receive the~~
funds.

65. (Currently Amended) A computer readable medium encoded with a computer
program product, for facilitating the funding of a transaction between first and second accounts;
~~different users, without using an intermediate processor;~~ the computer program product being
tangibly stored on a point of transaction or point-of-sale machine readable media and at the
retailers and receiving institutions banks' servers; and ~~at the retailers bar~~ comprising instructions
operable to cause one or more processors to:

accept read an account identifier stored in memory on a card, ~~with the account identifier~~
~~associated with the first user;~~

accept real time information, including account balances, associated with the account
identifier;

receive a command to record ~~initiate~~ the transaction; and receive information on the
amount required to complete the transaction;

and responsive to the request of the card user, directly send the information to facilitate
the transfer of funds in real time from the first or chosen account, to a second account to
complete a transaction; and providing individual and aggregated account transaction information
completed through the system. ~~with the account identifier associated with a first account of the~~
~~first user;~~

~~receive a command to initiate the transaction; and~~

~~responsive to receiving the command, transfer funds in real time from the first account of~~
~~the first user to a second account of the second, different user.~~

Applicant : Monica L. Workens
Serial No. : 10/827,554
Filed : April 19, 2004
Page : 13 of 21

66. (Currently Amended) The product of claim 65, wherein the second account is an account of a retailer; and further comprising instructions to:

facilitate the transfer credit to the account of the retailer with at least a portion of the funds.

67. (Currently Amended) The product of claim 65, wherein the second account is an account of a retailer; and further comprising instructions to:

accept the transfer the funds directly from the first account to the retailer account.

68. (Currently Amended) The product of claim 65, further comprising instructions to: receive the account identifier information from the card and a terminal device having a card reader.

69. (Previously Presented) The product of claim 65, further comprising providing individual and aggregate account transaction information completed through the system.

70. (New) The product of Claim 65, further providing a transaction and authorization number for each transaction to the respective parties; retailer, retailer bank, receiving institution and the user and sometimes non-user.

71. (New) The method of claim 1, whereby the retailer or non-user credits at least a portion of the funds to the users chosen account.

72. (New) The method of claim 1, whereby the user allows the non-user to credit at least a portion of the funds to a selected account by inputting a Personal Identification Number (PIN).

73. (New) The method of claim 1, whereby the user selects the account identifier(s) that the non-user will credit at least a portion of the funds to the selected account.